



DEPARTMENT OF THE NAVY  
OFFICE OF THE CHIEF OF NAVAL OPERATIONS  
2000 NAVY PENTAGON  
WASHINGTON DC 20350-2000

OPNAVINST 1720.3G  
N170  
3 Jan 2018

OPNAV INSTRUCTION 1720.3G

From: Chief of Naval Operations

Subj: NAVY RETIRED ACTIVITIES PROGRAM

Ref: (a) SECNAVINST 5420.169J  
(b) DoD Instruction 1344.07 of 30 March 2006  
(c) SECNAVINST 1740.2E  
(d) OPNAVINST 5380.1D  
(e) DoD 5400.11-R, Department Of Defense Privacy Program, 14 May 2007  
(f) SECNAVINST 5211.5E

Encl: (1) Request for Establishment of a Retired Activities Office  
(2) Retiree Seminar and Retiree Appreciation Day Information  
(3) Retiree Interest Item Format  
(4) Retired Activities Office Services

1. Purpose. To establish policy and procedures for administering the Department of the Navy (DON) Retired Activities Program within the Navy, including assignment of responsibilities for operation and support. This update provides changes to references and stakeholder responsibilities, clarifies funding requirements, and addresses privacy concerns. This instruction is a complete revision and should be reviewed in its entirety.

2. Cancellation. OPNAVINST 1720.3F.

3. Applicability and Scope. Provisions of this instruction apply to all units of the Navy that support a retired activities office (RAO) or retiree liaison office (RLO). The DON's Retired Activities Program provides an avenue to ensure the relationship between retirees and the Navy is reinforced and mutually beneficial.

4. Background. As directed in reference (a), by tradition and law, retired Navy personnel are individuals with a continuing military status. Retirees, as well as their family members and survivors, are entitled to certain rights, benefits, and privileges. Retirees are also subject to recall to active duty at the discretion of the President. Therefore, their continuing participation as Navy members should be encouraged and supported. In order for retirees to make an effective contribution, they should be kept informed on changing programs and policies.

5. Discussion. The DON Retired Activities Program, established by reference (a), consists of four main elements as listed in subparagraphs 5a through 5d.

- a. The Secretary of the Navy's (SECNAV) Retiree Council (RC).
- b. Retiree seminars and retiree appreciation days.
- c. RAOs and RLOs.
- d. *Shift Colors* (the official Navy retiree newsletter).

6. Concept

a. SECNAV's RC. The SECNAV's RC is established to consider issues of importance to retired military personnel and to facilitate interaction between SECNAV and the Navy retired community and participate in other aspects of the Retired Activities Program. The mission and responsibilities of the SECNAV RC are detailed in reference (a).

b. Chief of Naval Operations (CNO), Retired Activities Program Office. This office is located in the Office of the Chief of Navy Operations, Twenty-First Century Sailor Office, Total Sailor Fitness branch, Family Readiness section (OPNAV N170C)). The Retired Activities Program Office plans, develops, operates, promotes, and evaluates all aspects of the Navy's retiree services.

c. Commander, Navy Installations Command (CNIC). Provides support to Navy RAOs, established by installation commanding officers (CO), to ensure the SECNAV directed program is appropriately funded to meet the needs of retirees and their families.

d. Retiree Seminars and Retiree Appreciation Days. As directed in reference (a), in order to ensure that there is wide dissemination of information and policies of concern to the retired Navy communities, retiree seminars and retiree appreciation days are conducted in locations where there are substantial numbers of military retirees residing near a Navy installation.

(1) CNIC regional commanders are encouraged to involve SECNAV'S RC members residing in their areas of responsibility. When a member is requested to participate, the RC member may request funding from OPNAV (N170C).

(2) CNIC regional commanders must designate an installation CO to host and conduct an annual retiree seminar and retiree appreciation day. Hosting includes:

- (a) providing a meeting place;
- (b) providing invitations to area retirees and surviving spouses;
- (c) arranging unclassified briefings regarding current Navy policies, programs, and operations;

(d) presenting the briefings on local regulations and policies on retiree rights, benefits, and privileges; and

(e) identifying issues of concern to the retired community and providing this information to the appropriate stakeholder for action.

(3) A limited number of personnel from OPNAV (N170C) are available to speak at retiree seminars or retiree appreciation days. Requests should be submitted to OPNAV (N170C) as soon as dates are established. Funding for transportation and per diem is the responsibility of OPNAV (N170C).

(4) Every effort should be made to ensure broad representation of the retired community at each event. Extensive publicity, adequate facilities, and ease of access are essential to achieving maximum attendance. Additionally, retiree seminar and retiree appreciation day host commands are encouraged to invite local flag officers to participate.

(5) Each retiree seminar and retiree appreciation day will include:

(a) a review of the most recent report of the SECNAV's RC (including the SECNAV position concerning the report if possible);

(b) matters affecting retiree rights, benefits, and privileges within the purview of the host commander; and

(c) other matters relating to retired military personnel considered pertinent by the majority of the attendees.

(6) Retiree seminar and appreciation day agendas should consist of the topics and speakers listed in this subparagraph below whenever feasible.

<u>Topic</u>	<u>Recommended Speaker</u>
Opening remarks	Sponsoring CO
SECNAV's RC report with Navy comments	SECNAV's RC member or OPNAV (N170C) representative
Keynote address regarding the Navy today and issues of particular interest to the retired community	Keynote speaker

(7) Workshops and information booths provide an excellent venue for disseminating information and providing retirees an opportunity to seek personal assistance. Suggested topics are included below.

<u>Topic</u>	<u>Recommended Facilitator</u>
Veterans benefits Social Security benefits	Department of Veterans Affairs (DVA) Social Security Administration (SSA)
Retiree rights and benefits, Survivor Benefit Plan (SBP)	Career counselor, military fraternal group, or Commander, Navy Personnel Command, Customer Service Branch (PERS-1) update representative
TRICARE and dental care	Patient affairs officer, health benefits advisor
Navy Exchange	Navy Exchange Service Command representative
Identification (ID) cards	ID card issuing facility representative
Volunteer opportunities	RAO director
Retiree concerns	Representatives from various veteran and military organizations, recognized by the DVA
Pay matters	Defense Finance and Accounting Service (DFAS) representative or the local personnel support activity detachment or the Navy operational support center

(8) Non-federal entities (NFE) must not be solicited for donations to defray the administrative costs of seminars or for any other purposes. NFEs may be participants in a Navy-sponsored education or orientation program subject to the policies and restrictions discussed in references (b) and (c). Presenters of financial or consumer educational programs for military retirees must be within Federal entities (i.e., financial services via fleet and family support centers, command personal financial managers, or other federally sponsored programs). Specifically, no life insurance agents may participate in a Navy-sponsored education or orientation program. Moreover, under no circumstances will the services of commercial agents, including loan, finance, insurance, or investment companies, be used for these purposes.

e. RAOs. Manned by retiree volunteers, RAOs have been established at locations worldwide. The Chief of Naval Operations (Manpower, Personnel, Training and Education) (CNO (N1)) is the program sponsor. OPNAV (N170C) provides information regarding establishing and operating RAOs at Navy installations as appropriate.

(1) RAOs will be established according to subparagraphs 6e(1)(a) through 6e(1)(d).

(a) Installation COs, in consultation with OPNAV (N170C), determines the need for an RAO. The determination will be based on whether or not there are greater than 1000 Navy retirees, widows, or widowers residing within a 100-mile radius of the installation and if members of the military retired community are requesting RAO services. Additionally, the location of the nearest Navy RAO, joint RAO, or RAO of another Service, and the types of services offered will also be considered prior to establishing an RAO. Networking between all RAOs within the local geographical area is important to help foster a spirit of teamwork and to improve and enhance the level of service provided to the entire military retired community.

(b) OPNAV (N170C) will provide the requesting installation with information from the Defense Manpower Data Center sponsored retired address finder on the number of retirees and survivors (by zip codes), estimated start-up costs, as well as annual operation and maintenance costs.

(c) Once the need for an RAO is established and a minimum of four retired Service members volunteer their efforts, the installation must forward a request to OPNAV (N170C). A sample request for establishment of an RAO is attached at enclosure (1).

(d) The installation CO must appoint an RAO director in writing. RAO director appointments are normally limited to a term of 3 years. Consecutive appointments are permitted at the installation CO's discretion. A Department of Defense (DoD) civilian employee or active duty member may be designated as RAO director where commands deem that the size of the retired community and level of services required warrant a compensated position.

(2) The installation CO must ensure that requisite funding is programmed and provided to operate an RAO. Manpower considerations dictate that RAOs usually be manned by retiree volunteers and surviving spouses.

(3) All RAO volunteers must sign a DD Form 2793 Volunteer Agreement for Appropriated Fund Activities and Non-appropriated Fund Instrumentalities, as directed in reference (d).

(4) RAOs assist the retired community by:

(a) helping to solve the problems of retirees by serving as a point of contact between the retiree community and all military agencies, local and at the headquarters level;

(b) providing follow-up service and liaison support to survivors of retirees and family members of military retirees to ensure they are aware of all entitlements (SBP, veterans benefits, Social Security, etc.);

(c) assisting in the conduct of retiree seminars and retiree appreciation days sponsored by their installations;

(d) providing speakers, when requested, at pre-retirement events who will inform those preparing to retire of the services available through the RAO program and stress the importance of volunteer support to maintain a strong retired activities program; and

(e) consolidating inputs from the local retiree community and forwarding recommendations to OPNAV (N170) by 1 April of each year for consideration by the SECNAV's RC.

(5) RLOs may be established at major Navy medical treatment facilities (MTF) at the invitation of the MTF CO. The purpose of the RLO is to provide general assistance and referral information to retirees and to act as a liaison between the MTF CO, their personnel, and the retirees and their family members.

(6) Independent retired activities coordination offices provide a vital service to retirees living in areas remote from Navy installations. These NFEs are formed by interested military retirees and survivors who would benefit from an RAO, but, due to geographic isolation, do not have local access to a Navy installation. Independent retired activities coordination offices tailor their services to the needs of the local retired community and bear full responsibility for financing their operation and maintenance costs. The Navy does not endorse or monitor their activities and provides no direct operational support, funding, training, or oversight. These independent organizations receive the same support as offered to any retiree or patriotic organization.

(7) RAO and RLO volunteers will comply with references (e) and (f), which are the DoD and DON Privacy Programs, concerning the protection of privacy protected records.

f. Local RCs. Reference (a) requires those in positions of responsibility and leadership to lend their personal attention and support to the retired activities program. Local commanders will provide members of the military retired community an opportunity to express their ideas and suggestions concerning DON and DoD programs. RCs, made up of regional representatives from activities and groups that have a direct effect on retiree programs, provide an excellent venue for communication with the retired community. These councils should be affiliated with RAOs and be attended by local command representatives. Local command religious programs can also provide excellent assistance to RCs.

7. Action

a. CNO (N1) (on behalf of the CNO)

(1) Advise regional commanders or outside the continental United States Navy commanders and seminar host commands of the SECNAV'S RC membership by 1 March annually.

(2) Publish the annual SECNAV's RC report in *Shift Colors* as directed in reference (a).

(3) Advise the military retiree assistance branches of the other Services of the proposed or planned dates and locations of retiree seminars and retiree appreciation days.

(4) Provide RAOs access to the retired address finder to facilitate downloading of retiree addresses for the purpose of disseminating information about upcoming retiree seminars or retiree appreciation days.

(5) Provide guidance to RAOs and convey the latest information relevant to Navy retirees through periodic visits, mail-outs, and via the Internet.

(6) Provide and fund (when funds are available) a speaker for retiree seminars and retiree appreciation days.

(7) Sponsor or host a strategy meeting for RAO directors and volunteers annually; funds permitting.

(8) Ensure that pertinent information regarding burial benefits is routinely published in *Shift Colors*.

(9) Ensure the RAO volunteer staff is trained on available resources to the military retired community and their families (i.e., veteran services offices, military services offices, DVA, DFAS, TRICARE, funeral honors, burial at sea, compensation avenues).

(10) Publish a semi-annual retiree newsletter *Shift Colors* via the Navy Personnel Command Public Affairs Office (PERS-00P), with the assistance of OPNAV (N170C) to:

(a) inform retired members of rights, privileges, benefits, and recent legislation affecting them;

(b) promote a good will on the part of the retired members;

(c) foster better public relations; and

(d) aid in promoting the Navy's reenlistment and recruiting processes.

b. CNIC and Regional Commanders

(1) May appoint regional coordinators to help facilitate the greatest amount of RAO efforts within the major regions.

(2) Must convene retiree seminars or retiree appreciation days annually at major Navy installations with a high concentration of Navy retirees (greater than 1000), within 100 mile radius and other areas of responsibility.

(3) Must coordinate the activation and deactivation of RAOs in order to strategically locate offices in areas of high retiree concentration.

c. Installation COs

(1) Appoint an RAO director in writing. RAO director appointments are limited to a term of 3 years. Consecutive appointments are permitted at the CO's discretion.

(2) Provide appropriated fund support to meet operational requirements so that, as a minimum, each RAO will be equipped with desk, chair, and phone for volunteers plus appropriate seating for visitors. Computer services, network connectivity, modem, and printer will also be installed. Appropriated funds should be used to fund the foregoing as well as office supplies, printing, and postal support.

(3) Notify OPNAV (N170C) and appropriate regional coordinator of the planned locations and dates of annual retiree seminars and retiree appreciation days within their areas of responsibility.

(4) Meet with the RAO director on a semi-annual basis to discuss issues of significant importance to the retired military community and their families.

(5) Appoint the RAO director, or a representative from the RAO, as a member of various base advisory committees (e.g., morale, welfare, and recreation, Navy Exchange, community relations) whenever feasible.

d. Active Duty and DoD Civilian Employee Coordinators

(1) Arrange for the RAO director to meet with the installation CO on a semi-annual basis to discuss issues of significant importance to the retired military community and their families.



(2) Ensure that necessary supplies are provided to the RAO and provide any other needed assistance.

e. RAO Directors

(1) Assist in the coordination and planning of annual retiree seminars and retiree appreciation days.

(2) Establish retired address finder accounts to facilitate downloading of retiree addresses. Retired address finder access request will be submitted to OPNAV (N170C) via a DD Form 2875 System Authorization Access Request (SAAR).

(3) Submit a retiree seminar or retiree appreciation day summary to OPNAV (N170C) via the installation CO and any intermediate chain of command (e.g., family support centers director and regional coordinator) using the sample format shown in enclosure (2). The summary should include:

- (a) number of retirees and spouses in attendance;
- (b) topics covered as part of the program or major discussion; and
- (c) any other matter of interest to SECNAV, the SECNAV's RC, CNO, or OPNAV (N170C).

(4) Consolidate recommendations from the local retired community for submission to the SECNAV's RC. Recommendations are to be forwarded to OPNAV (N170C) via the sponsoring command no later than 1 April each year and should be formatted as directed by enclosure (3).

(5) Submit a write-up of each issues and concerns identified. The format in enclosure (3) is provided as a guide.

(6) Ensure volunteers sign a DD Form 2793, accepting the volunteer as a volunteer to an appropriated fund activity.

(7) Ensure volunteers comply with references (e) and (f), which are the DoD and DON Privacy Programs, concerning the protection of privacy protected records.

(8) Ensure volunteers are properly trained on the resources and agencies available to assist the retired community and their families. See enclosure (4) for a list of services that may be offered at the RAO. The list is not all-inclusive and services may vary at each location.

8. Records Management. Records created by this instruction, regardless of media and format, must be managed per SECNAV Manual 5210.1 of January 2012.

9. Review and Effective Date. Per OPNAVINST 5215.17A, CNO (N1) will review this instruction annually on the anniversary of its issuance date to ensure applicability, currency, and consistency with Federal, DoD, SECNAV, and Navy policy and statutory authority using OPNAV 5215/40 Review of Instruction. This instruction will be in effect for 5 years, unless revised or cancelled in the interim, and will be reissued by the 5-year anniversary date if it is still required, unless it meets one of the exceptions in OPNAVINST 5215.17A, paragraph 9. Otherwise, if the instruction is no longer required, it will be processed for cancellation as soon as the need for cancellation is known following the guidance in OPNAV Manual 5215.1 of May 2016.


10. Forms and Information Management Control

a. The forms listed in subparagraphs 10a(1) and 10a(2) are available for download from the DoD Forms Management Web site: <http://www.esd.whs.mil/Directives/forms/>.

(1) DD Form 2793 Volunteer Agreement for Appropriated Fund Activities and Non appropriated Fund Instrumentalities.

(2) DD Form 2875 System Authorization Access Request (SAAR).

b. OMB Report Control Symbol pending for data collection for Navy Retired Activities Program volunteers.



R. P. BURKE  
Deputy Chief of Naval Operations  
(Manpower, Personnel, Training  
and Education)

Releasability and distribution:

This instruction is cleared for public release and is available electronically only via Department of the Navy Issuances Web site, <http://doni.documentservices.dla.mil/>

OPNAVINST 1720.3G  
3 Jan 2018

REQUEST FOR ESTABLISHMENT OF RETIRED ACTIVITIES OFFICE

1720  
Ser XX/XXX  
DD MMM YY

From: (sponsoring commanding officer)  
To: (Chief of Naval Operations (OPNAV (N170C))  
Via: (chain of command)

Subj: ESTABLISHMENT OF RETIRED ACTIVITIES OFFICE (RAO)

Ref: (a) SECNAVINST 5420.169J  
(b) OPNAVINST 1720.3G

1. As directed in references (a) and (b), request an RAO be established at (name of activity, complete mailing address, and phone number(s)).
2. This RAO is planned to service the (state) zip code areas (list zip codes). Accordingly, request mailing labels be forwarded to the RAO at the earliest opportunity.
3. A desk, telephone, computer system, and administrative assistance will be provided by (official name of sponsoring command). An RAO director is appointed in writing.
4. The RAO hours of operation will be (times, days of the week).

Commanding Officer  
Signature

OPNAVINST 1720.3G  
3 Jan 2018

RETIREE SEMINAR AND RETIREE APPRECIATION DAY INFORMATION

1720  
Ser XX/XXX  
DD MMM YY

From: (seminar host commander)  
To: (Chief of Naval Operations (OPNAV N170C))

Subj: RETIREE SEMINAR/RETIREE APPRECIATION DAY

Ref: (a) OPNAVINST 1720.3G

Encl: (1) Summary of Topics Discussed Including Retiree Attendance and Seminar Success  
(2) Items of Concern Raised by the Retirees and Action Taken  
(3) Items Recommended to be considered by the RC, with Problem  
Description/Discussion thereon  
(4) Copy of Seminar Program

1. As directed in reference (a), enclosures (1) through (4) are forwarded.

//Signature//

Copy to:  
CMC (MMSR-6)

Enclosure (2)

RETIREE INTEREST ITEM FORMAT

Date:

ISSUE/CONCERN:

REFERENCE(S):

FACTS:

DISCUSSION:

CONCLUSION:

RECOMMENDATIONS:

ORIGINATOR:

POINT OF CONTACT:

RETIRED ACTIVITIES OFFICE SERVICES

Navy RAOs worldwide offers a variety of services to the Navy retired community and their families. The services are not all-inclusive and the services offered may vary at each location.

1. Death Notification

a. Retiree

(1) Report death to the DFAS to stop the military pension for arrears of pay of other possible benefits.

(2) Report death to the DVA to initiate possible entitlements (burials, dependency indemnity compensation, survivor's pension, Civilian Health and Medical Program of the DVA or Dependents' Educational Assistance Program).

(3) Report death to the SSA.

(4) Report death to Defense Enrollment Eligibility Reporting Systems (DEERS).

(5) Report death to the Office of Personnel Management, current or retired Government civilian employee.

(6) Report death to DVA insurance sponsor.

(a) National Service Life Insurance – issued to World War II veterans.

(b) Servicemember's Group Life Insurance - available to members who have been retired for 120 days or less.

(c) Veterans' Group Life Insurance - paid by retiree.

(7) Report death to TRICARE.

b. Annuitant

(1) Report annuitant death to DFAS to stop annuitant payments.

(2) Report death to the SSA.

(3) Report death to the DVA if receiving benefits.

2. Assistance in Filling out Paperwork

- a. SBP or Reserve Component survivor's benefits.
- b. Replacement request for the DD 214 Certificate of Release or Discharge from Active Duty.
- c. Concurrent retirement and disability pay.
- d. Combat related special compensation.
- e. Name and address change.
- f. Burial at sea.
- g. Funeral honors.
- h. Replacement medals and awards.
- i. *Shift Colors* sign-up.

3. Liaison Services and Presentations

- a. RAOs often serve as a liaison between the retiree community and various military agencies, local and at the headquarters level, to help resolve the problems of retirees and their survivors.
- b. Assist in the coordination and planning of retiree seminars or retiree appreciation days sponsored by their installations.
- c. Provide speakers at pre-retirement seminars who will inform those preparing to retire of the services available through the RAO program and stress the importance of volunteer support to maintain a strong retired activities program.